SEP 1 9 2006

**DETERMINATION** 

#### Docket No. AMERITMENT TRANSMITTAL LETTER S4264.0000/P001-B Application No. Filing Date Examiner Art Unit 08/605,628-Conf. #8170 February 22, 1996 R. L. Porter 3626 Applicant(s): Charles B. Simone METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND INSURABILITY Invention:

#### TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	9	- 9 =		×	
Independent Claims	2	- 3 =		x	
Multiple Depend	dent Claims (ch	eck if applicabl	e)		
Other fee (pleas	e specify):				
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00
Large Entity x Small Entity					
X No additiona	al fee is require	d for this amer	ndment.		
Please charge Deposit Account No in the amount of \$  A duplicate copy of this sheet is enclosed.					
A check in the amount of \$ to cover the filing fee is enclosed.					
Payment by	credit card. Fo	orm PTO-2038	is attached.		
	r is hereby auth d below. A dup			Deposit Accourenclosed.	nt No. <u>04-1073</u>
x Credit a	ny overpaymer	nt.			
x Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.					
	1			Dated: _	September 19, 2006
Jon D. Grossm Attorney/Agent		<b>399</b>			
DICKSTEIN SH	IAPIRO LLP				

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Docket No.: S4264.0000/P001

(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles B. Simone

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR

LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION

Examiner: R. L. Porter

# **AMENDMENT AFTER FINAL ACTION UNDER 37 C.F.R. 1.116**

MS AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

## **INTRODUCTORY COMMENTS**

In response to the Office Action dated June 21, 2006, finally rejecting claims 1-9, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.